YOUR PERSONAL ACTION BOOK

Get It Together in Your Twenties

Build the money, body, and career habits that compound for decades.

Generated Jul 21, 2026 · 90-day horizon

THE BIG PICTURE

Your 90 days at a glance

Every goal and its checkpoints on one timeline — so you can see how the next 90 days fit together, not as separate plans.

DAY 30

Wealth. Mapped exactly where last month's money went

Health. Trained 3x a week for three straight weeks

Craft. Chosen one target skill and committed to it

DAY 60

Wealth. Automatic payday transfer running for one full cycle

Health. Hit a concrete strength or distance baseline

Craft. Held a weekly practice rhythm for three weeks straight

DAY 90

Wealth. Hit the savings target for one full month

Health. Beat my week-1 baseline by a clear margin

Craft. Finished a piece of work that proves the growth

> MID-POINT CHECK-IN · AROUND DAY 45
>
> Halfway through, take five minutes and answer these honestly:
>
> 1. **What's actually working?** Do more of it.
> 2. **What's not?** Shrink it until it's easy, or drop it.
> 3. **What's the one thing** you'll fix for the second half?

WEALTH

Build an automatic savings habit

Save a fixed amount every month without relying on willpower.

THE CHALLENGE

I earn fine but save nothing

WHY IT MATTERS

Savings buys options and removes the low-grade money anxiety.

HOW THE PLAN UNFOLDS

Week 1	Do your first actions and start your keystone habits. The only goal this week is to begin.
Weeks 2–4	Make the routine automatic and repeatable, working toward: Mapped exactly where last month's money went.
Month 2–3	Turn the routine into a result you can point to, working toward: Hit the savings target for one full month.

MILESTONES

- DAY 30 — Mapped exactly where last month's money went
- DAY 60 — Automatic payday transfer running for one full cycle
- DAY 90 — Hit the savings target for one full month

KEYSTONE HABITS

Weekly money check-in

Every Sunday evening, I will review my spending for 5 minutes.

Pause before non-essential buys

Before any purchase over $50, I will wait 24 hours before deciding.

YOUR FIRST ACTIONS

- [ ] **Automate a payday transfer**
  Set a standing transfer to savings the day income lands.
- [ ] **Track one month of spending**
  Categorize every expense for 30 days to see the real picture.

- [ ] **Cut one recurring drain**
  Cancel a subscription or habit you won't miss and redirect it to savings.

TRACK IT · FIRST TWO WEEKS

Check a box each day you do the habit. Copy it for the weeks after.

Weekly money check-in

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Pause before non-essential buys

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

IF-THEN PLAN

When I get a raise or windfall**, then** I increase the savings transfer first, then adjust spending.

When money disappears mid-month**, then** I move savings on payday so it's gone before I can spend it.

When I'm not sure what I spent**, then** I do a 5-minute review and log it before the week ends.

HEALTH

Get visibly fitter in one season

Build a training habit that survives bad weeks and shows real progress.

THE CHALLENGE

Out of shape — want to get fit

WHY IT MATTERS

A body you trust changes how you show up everywhere else.

HOW THE PLAN UNFOLDS

Week 1	Do your first actions and start your keystone habits. The only goal this week is to begin.
Weeks 2–4	Make the routine automatic and repeatable, working toward: Trained 3x a week for three straight weeks.
Month 2–3	Turn the routine into a result you can point to, working toward: Beat my week-1 baseline by a clear margin.

MILESTONES

- **DAY 30** Trained 3x a week for three straight weeks
- **DAY 60** Hit a concrete strength or distance baseline
- **DAY 90** Beat my week-1 baseline by a clear margin

KEYSTONE HABITS

Three training slots

When my calendar reminder fires, I will do my scheduled training session.

Protein with every meal

When I sit down to eat, I will include a protein source.

YOUR FIRST ACTIONS

- [ ] **Block 3 workout slots**
  Put three 30-minute sessions on the calendar as real appointments.
- [ ] **Pick one simple program**
  Choose a beginner full-body routine so you never decide on the day.

- [ ] **Lay out gear the night before**
  Remove every morning excuse by prepping clothes and shoes.

TRACK IT · FIRST TWO WEEKS

Check a box each day you do the habit. Copy it for the weeks after.

Three training slots

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Protein with every meal

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

IF-THEN PLAN

When a session won't fit**, then** I do a 15-minute version rather than zero.

When I don't know what to do**, then** I run the same fixed beginner routine, no deciding.

When I don't feel like it**, then** I commit to just showing up for 5 minutes.

CRAFT

Get measurably better at my craft

Pick one high-value skill and practice it deliberately every week.

THE CHALLENGE

I want to level up my skills / career

WHY IT MATTERS

Deliberate practice on the right skill compounds into real leverage.

HOW THE PLAN UNFOLDS

Week 1	Do your first actions and start your keystone habits. The only goal this week is to begin.
Weeks 2–4	Make the routine automatic and repeatable, working toward: Chosen one target skill and committed to it.
Month 2–3	Turn the routine into a result you can point to, working toward: Finished a piece of work that proves the growth.

MILESTONES

- DAY 30 — Chosen one target skill and committed to it
- DAY 60 — Held a weekly practice rhythm for three weeks straight
- DAY 90 — Finished a piece of work that proves the growth

KEYSTONE HABITS

Deliberate practice

On my scheduled practice days, I will practice my target skill for 30 minutes.

Capture learnings

After each practice session, I will note one thing I learned.

YOUR FIRST ACTIONS

- [ ] **Choose one skill to improve**
  Pick the single skill that would most move your work forward.
- [ ] **Schedule three practice slots**
  Put three short, focused practice sessions on the calendar each week.

- [ ] **Find a feedback source**
  Line up a person, community, or rubric to review your work.

TRACK IT · FIRST TWO WEEKS

Check a box each day you do the habit. Copy it for the weeks after.

Deliberate practice

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Capture learnings

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

IF-THEN PLAN

When I'm unsure what to focus on**, then** I pick the skill that unlocks the most and commit for a month.

When practice keeps slipping**, then** I do a 10-minute version rather than skipping.

When I'm working in a vacuum**, then** I share one piece of work for feedback this week.